

## SEEKING HOUSING (Part Two)

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### Independent Living

Seeking affordable housing units to rent can be another option for persons with severe mental illness. Educating oneself about where to find housing and what subsidies are available are key to obtaining and maintaining independent housing.

There are four types of housing subsidies available to persons with a mental disability. With most housing subsidies, the individual pays 30% of their income towards rent, and the subsidy pays for the remainder of the rent payment. For instance, if an individual's rent is \$500 a month and their income is \$500 a month, the individual will pay \$150 towards rent ( $500 \times .30$ ) and the subsidy will pay the remainder, which is \$350. Housing subsidies typically take 6-9 months to receive as they are in high demand.

### Housing Subsidies for Independent Living:

- 1 **SCLP (Supported Community Living Program):** Housing subsidy provided by the Missouri Department of Mental Health (DMH). In order to get an SCLP voucher you have to be a client of one of their mental health providers (e.g. BJC Behavioral Health, Hopewell, Crider Center, Adapt, Independence Center, Places for People, and Comtrea). ***This program is probably the best housing subsidy available for individuals with mental illness because it is flexible in its rules and this type of housing subsidy is generally more favorable to landlords than Section 8.*** If you have an SCLP voucher, you can receive it indefinitely or until you no longer meet eligibility requirements. Additionally, this program also pays for other needs, like transportation or household items needed to start a home (given recent cuts in the DMH budget, these items may no longer be covered under the SCLP voucher. Please check with DMH for verification.).
- 2 **Shelter Plus Care Vouchers:** Housing subsidy provided through the Missouri Department of Mental Health (DMH) in the City of St. Louis and St. Louis County. These are federally funded subsidies that are applied for by the City and County Homeless Services Divisions in conjunction with the Department of Mental Health. Recipients of these vouchers must be a client of one of DMH's mental health providers in St. Louis. They are also limited to the geographic location requesting funding (if City Homeless Services Division received vouchers, they will be used in the City of St. Louis). Shelter Plus Care Vouchers are good for 5 years and within that 5 years, recipients must maintain services with the DMH provider. These subsidies are typically more favorable to landlords than Section 8 as well, but are currently in very limited supply in the St. Louis area.
- 3 **Section 8 Vouchers:** Housing Subsidy provided by local housing authority. Each County in Missouri has a housing authority, including the City of St. Louis. Every year, thousands of low-income individuals and families apply for a Section 8 voucher. ***However, there are few periods during the year when someone can apply for a voucher--typically there are one or two periods during the year and each may last for 4 weeks or so. Additionally, waiting periods for vouchers can be extensive--6 months to 2 years.*** Individuals and families may be selected randomly from a list of thousands of hopeful applicants or the housing authority may utilize a combined system of time on the list and additional points for preferences, like being disabled or homeless. If selected, voucher recipients have four months to find a landlord who will rent to them and who will pass a home inspection (landlords are held to HUD standards). This may be the least favorable

housing subsidy to have simply because it has gained such a negative connotation in the community over the years and landlords often do not want to rent to Section 8 voucher holders. However, this still may be a good choice for individuals and families needing housing subsidies because once you get in, subsidies continue until you no longer need or meet the eligibility requirements (low income status) or you can no longer find a landlord to rent to you.

**4 Subsidized Housing:** Basically, there are two types of subsidized housing available in the St. Louis area.

- o **Public Housing:** Local housing authorities typically own and run housing for persons who have low to moderate incomes. Each housing authority has different ways of managing public housing. The City of St. Louis decentralized its application procedure to public housing units. Persons can apply directly to the specific housing development and they may apply to as many as 2 at one time. The City's public housing developments are owned by the Housing Authority, but run by private management companies--so, it may help someone thinking about moving into public housing to be aware of this and do some checking on their own about the particular site and management company. St. Louis County also has public housing. Its application process is different in that you have to go to the housing authority itself to apply for housing and in this case, you would not be able to choose which complex you would like to live in. Jefferson County Housing Authority has actual houses for families. With public housing, subsidies are actually "attached" to the housing unit. This means that you do not get a "voucher" and you cannot take that voucher or subsidy with you if you leave the unit. Like Section 8, the tenant is expected to pay 30% of his/her income towards rental of the unit.

- o **Independent Subsidized Apartments:** Some apartment complexes and agencies own and manage apartments that have a subsidy attached to them. There are several sources of housing subsidies for apartment complexes and agencies. These include HUD, local housing authorities (project-based vouchers), and independent funding (i.e. foundations, agency contributions, etc.). Each apartment complex and agency typically has its own rules about eligibility requirements and payment of rent (a tenant may not have to pay 30% of their income towards rent--it may be that you would pay more or less than this depending upon that apartment complex or agency rules regarding payment of rent). A list of these properties are usually available at housing authorities.

**A Valuable Tool for Locating Affordable Housing -- SocialServe.Com Web Site:**

SocialServe.Com is a web site that assists persons in navigating through the maze of endless information needed when seeking affordable housing in the St. Louis area. Most of the housing, but not all, is managed by landlords who will accept Section 8 vouchers. The City of St. Louis Housing Authority has utilized it extensively in assisting their voucher holders in finding housing. The beauty of it is that landlords can update the availability of their rental unit as soon as it is rented so that persons seeking housing will not continue to call (and continue to be discouraged by the lack of housing available). Additionally, it offers a comprehensive list of information on each rental unit including security deposit amount, whether you need a criminal check, how far it is from public transportation, if a school is near by, and basically anything you would want to know when renting housing.

If you do not own a computer, you can access socialserve.com at your local library.

*Part 1 of this series discusses emergency shelter and Part III of this series discusses residential facilities.*

